

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher M. Shearer
Fedra C Shearer
Debtors

Case No. 17-01877-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: KADavis
Form ID: 3180W

Page 1 of 2
Total Noticed: 46

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db/jdb
4917924 #+Christopher M. Shearer, Fedra C Shearer, 128 Green Chapel Lane, Cresco, PA 18326-7204
4917922 +ARS Account Resolution, 1643 Harrison Pkwy, Ste 100, Fort Lauderdale, FL 33323-2857
+Account Resolution Service, 1643 North Harrison Pkwy, Bldg H Ste 100,
Fort Lauderdale, FL 33323-2857
4917926 +Beneficial Financial I Inc, 17461 Derian Avenue, Suite 200, Irvine, CA 92614-5820
4917927 Berkheimer, P.O. Box 905, Bangor, PA 18013-0905
4924692 Berkheimer Assoc-Agt Pocono Mtn SD Paradise Twp, c/o David R. Gordon, Esq., 1883 Jory Road,
Pen Argyl, PA 18072
4917928 +C-Tech Collections, 5505 Nesconset Highway, Ste 200, Mount Sinai, NY 11766-2026
4917934 +Commonwealth Financial Systems, 245 Main St., Scranton, PA 18519-1641
4917935 +Debt Recovery Solutions, 6800 Jericho Turnpike, Ste 113E, Syosset, NY 11791-4401
4917936 Emergency Care Service, of PA PC, PO Box 740021, Cincinnati, OH 45274-0021
4917937 +Florida Hospital, 601 East Rollins Street, Orlando, FL 32803-1273
4917940 +Genzyme Genetics, PO Box 223041, Pittsburgh, PA 15251-2041
4917941 +Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860
4924733 +Michael, Louis & Associates Inc, PO Box 1062, Moon Township, PA 15108-6062
4917944 +Michaels, Louis & Assoc, P.O. Box 1062, Coraopolis, PA 15108-6062
4917946 +NAPA At Pocono Medical Ctr, 206 E Brown St, East Stroudsburg, PA 18301-3094
4933338 +NCB Management Services, Inc., One Allied Drive, Trevose, PA 19053-6945
4917948 +Pocono Medical Center, 206 East Brown Street, East Stroudsburg, PA 18301-3094
4917949 +Pocono Medical Center 1sts, 206 East Brown Street, East Stroudsburg, PA 18301-3094
4947001 US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4917923 +EDI: RMCB.COM May 01 2019 23:38:00 AMCA, 4 Westchester Plaze Suite 110,
Elmsford, NY 10523-1615
4917925 +EDI: TSYS2.COM May 01 2019 23:33:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014
4917929 +EDI: CAPITALONE.COM May 01 2019 23:33:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
4917930 +EDI: CAPITALONE.COM May 01 2019 23:33:00 Capital One Bank USA NA, P.O.Box 30281,
Salt Lake City, UT 84130-0281
4958436 EDI: BL-BECKET.COM May 01 2019 23:38:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
4917931 +EDI: CHASE.COM May 01 2019 23:38:00 Chase Bank USA NA, P.O. Box 15298,
Wilmington, DE 19850-5298
4917932 +EDI: CHASE.COM May 01 2019 23:38:00 Chase/BankOne Card Serv, PO Box 15298,
Wilmington, DE 19850-5298
4917933 +EDI: CITICORP.COM May 01 2019 23:33:00 Citibank NA, P.O. Box 769006,
San Antonio, TX 78245-9006
4917938 +EDI: RMSC.COM May 01 2019 23:33:00 GE Capital Retail Bank/Synchrony, P.O. Box 960061,
Orlando, FL 32896-0061
4917939 +EDI: RMSC.COM May 01 2019 23:33:00 GE Money Bank, PO Box 103104, Roswell, GA 30076-9104
4917942 E-mail/Text: bncnotices@becket-lee.com May 01 2019 19:47:56 Kohl's/Capital One,
P.O. Box 3115, Milwaukee, WI 53201-3115
4917943 E-mail/Text: camanagement@mtb.com May 01 2019 19:48:05 M & T Bank, PO Box 900,
Millsboro, DE 19966
4928261 E-mail/Text: camanagement@mtb.com May 01 2019 19:48:05 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
4962662 +EDI: MID8.COM May 01 2019 23:38:00 MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011
4917945 +EDI: MID8.COM May 01 2019 23:38:00 Midland Funding LLC, 2365 Northside Dr #300,
San Diego, CA 92108-2709
4917947 +E-mail/Text: Bankruptcies@nragroup.com May 01 2019 19:48:42 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4917950 EDI: PRA.COM May 01 2019 23:38:00 Portfolio Recovery, 120 Corporate Blvd,
Norfolk, VA 23502
4917951 EDI: PRA.COM May 01 2019 23:38:00 Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100,
Norfolk, VA 23502
4965856 EDI: PRA.COM May 01 2019 23:38:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4918257 +EDI: PRA.COM May 01 2019 23:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4917954 +EDI: RMSC.COM May 01 2019 23:33:00 SYNCB/Lowes, P.O Box 965005, Orlando, FL 32896-5005
4917955 EDI: RMSC.COM May 01 2019 23:33:00 SYNCB/Old Navy DC, P.O. BOX 965005,
Orlando, FL 32896-5005
4917953 +EDI: SEARS.COM May 01 2019 23:33:00 Sears/CBNA, P.O.Box 6282,
Sioux Falls, SD 57117-6282
4917956 EDI: VERIZONCOMB.COM May 01 2019 23:33:00 Verizon, P.O. Box 15124,
Albany, NY 12212-5124
4941554 EDI: WFFC.COM May 01 2019 23:38:00 Wells Fargo Bank, N.A., dba WFDS, P.O. Box 19657,
Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4917957 +EDI: WFFC.COM May 01 2019 23:38:00 Wells Fargo Dealer Service, P.O. Box 1697,
Winterville, NC 28590-1697

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4965857* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
4917952 ##+Powell Rogers & Speaks, 1 Fisher St, Halifax, PA 17032-8845

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Timothy B. Fisher, II on behalf of Debtor 1 Christopher M. Shearer donna.kau@pocono-lawyers.com
Timothy B. Fisher, II on behalf of Debtor 2 Fedra C Shearer donna.kau@pocono-lawyers.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Christopher M. Shearer**
First Name Middle Name Last Name
Debtor 2 **Fedra C Shearer**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:17-bk-01877-RNO**

Social Security number or ITIN **xxx-xx-4358**
EIN ____-____-____
Social Security number or ITIN **xxx-xx-5321**
EIN ____-____-____

Order of Discharge

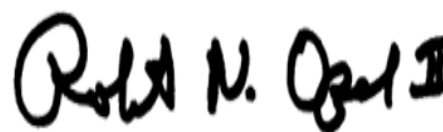
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher M. Shearer

Fedra C Shearer

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

5/1/19**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.